

Information to identify the case:

Debtor 1	Scott J. Shack	Social Security number or ITIN	xxx-xx-9640
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Debbie Shack	Social Security number or ITIN	xxx-xx-5128
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-20533-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott J. Shack

Debbie Shack

8/22/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Scott J. Shack
 Debbie Shack
 Debtors

Case No. 18-20533-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 47

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db/jdb
 517550521 Scott J. Shack, Debbie Shack, 29 Summerhill Ave, Jackson, NJ 08527-4366
 517550522 Al Smith Mc James, LLC, 78 Halladay St, Jersey City, NJ 07304-3212
 Alliance One Receivables Management, For Capital, 11 4850 Street Rd Ste 300,
 Trevoise, PA 19053-6643
 517550523 Allied Interstate, For Care Credit #A73927070/P63073637, PO Box 361445,
 Columbus, OH 43236-1445
 517550524 +Apothaker Scian, P.C., Attys for Cavalry SPV #481631, 520 Fellowship Rd Ste C306,
 Mt. Laurel, NJ 08054-3410
 517550527 Camis, LLC, PO Box 4025, Bellmawr, NJ 08098
 517550533 +Colonial Funding Network, Inc., Svcr for Money Works Direct Inc., 120 W 45th St, 2nd FL,
 New York, NY 10036-4041
 517550534 Craig Persky, 1833 Merikoke Ave, Wantagh, NY 11793-3365
 517550535 +Efficient Recovery Services, For Monmouth Cardiology #205519, PO Box 522,
 Brookside, NJ 07926-0522
 517550536 +Federated Law Group, PLLC, for CACH, LLC/On Deck Capital, 887 Donald Ross Rd,
 Juno Beach, FL 33408-1611
 517550538 Freehold Ophthalmology, 509 Stillwells Corner Rd Ste E5, Freehold, NJ 07728-2965
 517550539 +Hayt Hayt & Landau, Attys for Capital One #614469001NQ, 2 Industrial Way West,
 Eatontown, NJ 07724-2279
 517550540 Inna & Jack Gelin, 1662 E 24th St, Brooklyn, NY 11229-2402
 517550543 Jackson Township Tax Collector, For Inna & Jack Gelin, 95 W Veterans Hwy,
 Jackson, NJ 08527-3409
 517550544 +James Mayer, Esq., Atty for Al Smith Mc James, LLC, PO Box 35, Westwood, NJ 07675-0035
 517550545 Jeff Simon, 35 Jumping Brook Dr, Lakewood, NJ 08701-3821
 517550547 Lawn Doctor of Lakewood & Jackson, PO Box 1116, Jackson, NJ 08527-0289
 517550548 +Levine and Fuchs, CPA, 2003 Jericho Tpke, New Hyde Park, NY 11040-4700
 517550549 Louis Avon, 8 Delaware Rd, Newburgh, NY 12550-2544
 517550550 +Lyons Doughty & Veldhuis P.C., Attys for Capital One, 136 Gaither Dr - PO Box 1269 Ste 100P,
 Mount Laurel, NJ 08054-7269
 517550551 +McKenzie Banking Company, 676 N. Main St - PO Box 220, McKenzie, TN 38201-0220
 517550552 Mnet Financial, Inc., For Camis LLC #1359988, 95 Argonaut Ste 200,
 Aliso Viejo, CA 92656-4147
 517550553 Monmouth Cardiology Associates, 11 Meridian Rd, Eatontown, NJ 07724-2242
 517550557 +NY Dept of Labor - Unemployment Ins, Div - UI Employer Services, 9 Bond St, Ste 4100,
 Brooklyn, NY 11201-5801
 517550556 Northland Group Inc., for TD Bank #F2459985, PO Box 390905, Minneapolis, MN 55439-0905
 517550559 Pluese Becker & Saltzman LLC, Attys for SLS, 20000 Horizon Way, Ste 900,
 Mt Laurel, NJ 08054-4318
 517550561 SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 517550555 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08646-0245)
 517550560 Shamrock Lawn and Landscape, 186 Boundary Rd, Marlboro, NJ 07746-1058
 517550563 +Trustees of NYC District Council of, Carpenters Pension Fund et al, 395 Hudson St #9,
 New York, NY 10014-7450
 517550564 +Virginia & Ambinder, LLP, Attys for NYC Carpenters Pension Fund, 40 Broad St 7th Fl,
 New York, NY 10004-2771

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 22 2018 22:52:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 22 2018 22:52:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517550525 EDI: BANKAMER.COM Aug 23 2018 02:28:00 Bank of America Home Loans, Customer Service,
 PO Box 31785, Tampa, FL 33631-3785
 517550526 +EDI: RESURGENT.COM Aug 23 2018 02:28:00 CACH, LLC, Assignee of On Deck Capital, Inc.,
 4340 S Monaco St Unit 2, Denver, CO 80237-3485
 517550528 EDI: CAPITALONE.COM Aug 23 2018 02:28:00 Capital One, Bankruptcy Claims Servicer,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517550529 EDI: AIS.COM Aug 23 2018 02:28:00 Capital One - Bankruptcy Department,
 c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529
 517550530 EDI: RMSC.COM Aug 23 2018 02:28:00 Care Credit, Synchrony Bank - Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 517550531 +E-mail/Text: bankruptcy@cavps.com Aug 22 2018 22:52:32 Cavalry SPV I, LLC,
 Assignee of Synchrony/Care Credit, PO Box 520, Valhalla, NY 10595-0520
 517550532 EDI: CHASE.COM Aug 23 2018 02:28:00 Chase, Portfolio Management Center, PO Box 29550,
 Phoenix, AZ 85038-9550
 517550537 EDI: FORD.COM Aug 23 2018 02:28:00 Ford Credit, National Bankruptcy Service Center,
 PO Box 62180, Colorado Springs, CO 80962-2180
 517550542 EDI: IRS.COM Aug 23 2018 02:28:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 47

Date Rcvd: Aug 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517550546 +E-mail/Text: jballard@sfcscapital.com Aug 22 2018 22:52:40 Jennifer A. Ballard, Esq.,
Atty for Colonial Funding Network, 1501 Broadway, Ste 1515, New York, NY 10036-5505
517550554 E-mail/Text: kmorgan@morganlaw.com Aug 22 2018 22:53:00 Morgan Bornstein & Morgan,
Attys for Ford Motor Credit, 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229
517550558 E-mail/Text: bankruptcy@ondeck.com Aug 22 2018 22:53:07 On Deck Capital, 1400 Broadway,
New York, NY 10018-5300
517552337 +EDI: RMSC.COM Aug 23 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517550562 EDI: TDBANKNORTH.COM Aug 23 2018 02:28:00 TD Bank, N.A., Deposit Operations Dept.,
PO Box 1377, Lewiston, ME 04243-1377

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517550541* Internal Revenue Service, Special Procedures, PO Box 744, Springfield, NJ 07081-0744
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor CSAB Mortgage-Backed Pass-Through Certificates, Series 207-1, U.S. Bank National Association. as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter Broege on behalf of Joint Debtor Debbie Shack pbroege@bnfsbankruptcy.com, G1580@notify.cincompass.com
Peter Broege on behalf of Debtor Scott J. Shack pbroege@bnfsbankruptcy.com, G1580@notify.cincompass.com
Rebecca Ann Solarz on behalf of Creditor CSAB Mortgage-Backed Pass-Through Certificates, Series 207-1, U.S. Bank National Association. as Trustee rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6